

REMARKS

This Reply and Amendment is intended to be completely responsive to the non-final Office Action. Claims 5-9 and 17-48 are pending in this Application and are subject to an election of species requirement.

Claims 26-33 and 43 have been withdrawn from consideration.

In response to the election of species requirement set forth in the Office Action, Applicants provisionally elect species 2 (directed in part toward processing loan data using pre-submission processes). Applicants believe that claims 5-9, 17-25, 34-42, and 44-48 are readable upon species 2.

Applicants point out that the election of species requirement contained in the Office Action is unclear as to the specific distinction between species 1 and 2. Applicants were unsuccessful in attempting to contact the Examiner by telephone to obtain further clarification, and have elected species 2 and identified the claims (claims 5-9, 17-25, 34-42, and 44-48) believed to be directed to the elected species to the best of Applicants' ability. Should the Examiner have any further questions or concerns regarding Applicants' present election, the Examiner is invited to contact the undersigned.

Applicants believe that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

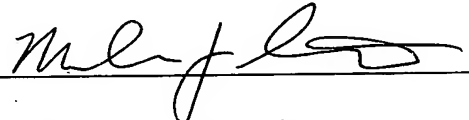
The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present Application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this Application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check or credit card payment form being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicants hereby petition for

such extension under 37 C.F.R. §1.136 and authorize payment of any such extension fees to
Deposit Account No. 06-1447.

Respectfully submitted,

Date 8/28/2006

By 

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